

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re:)	Bankruptcy No. 20-22982-CMB
Tamara L. Oliver)	Chapter 13
Debtor)	
Tamara L. Oliver)	
Movant)	
v.)	
Ronda J. Winnecour, Chapter 13 Trustee)	
Respondent)	

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: **to fulfill the plan goals over the remaining 5 months.**
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated **October 1, 2024.**

is modified as follows:

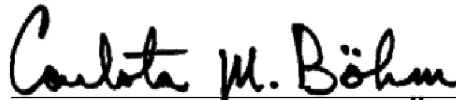
[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$1,197.00 to \$1,539.00 effective June 2025.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other:

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

Dated: June 12, 2025


Carlota M. Böhm glb
United States Bankruptcy Judge

Stipulated by:

Stipulated by:

/s/ Bryan P. Keenan
Bryan P. Keenan
Counsel to Debtor

/s/ James Warmbrodt
James Warmbrodt
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

[Remainder of Page Intentionally Left Blank]

In re:
Tamara L. Oliver
Debtor

Case No. 20-22982-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 12, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2025:

Recip ID	Recipient Name and Address
db	+ Tamara L. Oliver, 552 South Avenue, Verona, PA 15147-1243
15320090	++ FLAGSTAR BANK FSB, 5151 CORPORATE DRIVE, MAIL STOP E 115 3, TROY MI 48098-2639 address filed with court:, Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098
15301117	First National Bank, Legal Department, One F.N.B Boulevard, 1st Floor, Hermitage, PA 16148
15301118	Flagstar Bank, PO Box 660263, Dallas, TX 75266-0263
15301126	+ UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2025 00:18:32	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2025 00:18:14	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15301109	^ MEBN	Jun 12 2025 23:59:10	Aqua Finance Inc, 2600 Pine Ridge Blvd, Wausau, WI 54401-7800
15301110	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 13 2025 00:06:00	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
15319269	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jun 13 2025 00:06:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15301114	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 13 2025 00:06:00	Citizens Bank, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
15305148	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 13 2025 00:06:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
15301111	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 13 2025 00:30:58	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15311632	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 13 2025 00:30:54	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15301112	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 13 2025 00:30:46	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15322048	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 13 2025 00:18:33	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15301113	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 13 2025 00:18:54	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15443128	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 13 2025 00:06:00	Community Loan Servicing, LLC, 4425 Ponce De

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			Leon Blvd, 5th Floor, Coral Gables, Florida 33146-1839
15303181	Email/Text: mrdiscen@discover.com	Jun 13 2025 00:06:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15301115	+ Email/Text: mrdiscen@discover.com	Jun 13 2025 00:06:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15324850	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 13 2025 00:06:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15301116	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Jun 13 2025 00:06:00	First Mark Services, PO Box 82522, Lincoln, NE 68501
15301119	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jun 13 2025 00:06:00	Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
15301120	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 13 2025 00:06:00	Internal Revenue Service, Re: Bankruptcy Filing, P.O. Box 7346, Philadelphia, PA 19101-7346
15315662	+ Email/Text: RASEBN@raslg.com	Jun 13 2025 00:06:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15318332	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 00:18:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15702165	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 13 2025 00:06:00	Lakeview Loan Servicing, LLC, c/o Rushmore Servicing, PO Box 619094, Dallas, TX 75261-9094
15301121	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jun 13 2025 00:18:07	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
15303922	+ Email/Text: GUARBKc-courtdocs@ascendiumeducation.org	Jun 13 2025 00:06:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
15509032	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2025 00:18:48	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15321852	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2025 00:18:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15306597	Email/Text: bnc-quantum@quantum3group.com	Jun 13 2025 00:06:00	Quantum3 Group LLC as agent for, Aqua Finance, PO Box 788, Kirkland, WA 98083-0788
16469851	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 00:18:12	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
15520955	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 13 2025 00:06:00	RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9096
15301122	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 13 2025 00:18:09	Synco/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15301123	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 13 2025 00:41:34	Synco/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15324072	^ MEBN	Jun 12 2025 23:59:31	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15301414	^ MEBN	Jun 12 2025 23:59:32	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15301124	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 13 2025 00:42:26	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15301125	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 13 2025 00:18:47	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15314444	Email/Text: BNCnotices@dcmsservices.com		

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		Jun 13 2025 00:06:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15314472	Email/Text: BNCnotices@dcmsservices.com	Jun 13 2025 00:06:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15301127	+ Email/Text: BankruptcyNotice@upmc.edu	Jun 13 2025 00:06:00	UPMC St. Margaret, 815 Freeport Road, Pittsburgh, PA 15215-3301

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Lakeview Loan Servicing, LLC enote vesting-- Natio
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2025 at the address(es) listed below:

Name	Email Address
Bryan P. Keenan	on behalf of Debtor Tamara L. Oliver keenan662@gmail.com melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com; ciennal662@gmail.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com; aepiscopo@bernsteinlaw.com; kebeck@ecf.courtdrive.com; agilbert@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor Community Loan Servicing LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Lakeview Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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Stephen Russell Franks

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC amps@manleydeas.com

TOTAL: 9